

US METRO BANK

	CPP Disbursement Date 02/06/2009	Cert 58310	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$102	\$94	-7.3%		
Loans	\$85	\$70	-17.9%		
Construction & development	\$0	\$0			
Closed-end 1-4 family residential	\$0	\$0			
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-100.0%		
Commercial & Industrial	\$23	\$18	-23.2%		
Commercial real estate	\$62	\$52	-16.0%		
Unused commitments	\$7	\$0	-93.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$16	\$25	53.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$86	\$79	-8.3%		
Deposits	\$85	\$79	-7.1%		
Total other borrowings	\$1	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$16	\$15	-1.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	14.8%	16.5%	--		
Tier 1 risk based capital ratio	18.5%	22.8%	--		
Total risk based capital ratio	19.7%	24.0%	--		
Return on equity ¹	-1.3%	-9.9%	--		
Return on assets ¹	-0.2%	-1.6%	--		
Net interest margin ¹	4.5%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	39.3%	54.4%	--		
Loss provision to net charge-offs (qtr)	167.9%	342.5%	--		
Net charge-offs to average loans and leases ¹	1.3%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	11.8%	12.7%	1.2%	0.9%	--
Commercial real estate	3.9%	4.8%	0.0%	0.0%	--
Total loans	6.1%	6.8%	0.3%	0.2%	--